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(573) 751-3940

**November 2000**



**Missouri Student Assistance Resource Services**

**MOSTARS is a division of the Missouri Department of Higher Education.**

## A Tribute to Gov. Mel Carnahan

**A**s governor of Missouri, Mel Carnahan envisioned healthy, educated, prosperous Missourians living in safe environments. That vision – Show Me Results – shaped the state's agenda for eight years. Strategic initiatives were supported to achieve results, and our efforts were directed toward increasing the educational achievement of all Missourians.

As our "education governor," Carnahan recognized the necessity of universal access to the 13th and 14th years of education. New student financial assistance programs initiated under his leadership include:

- the A+ Schools Program, which leads to improved student performances in high school and provides financial assistance for the first two years of college;
- the Bridge Scholarship Program, designed to "bridge the gap" in financial access to the first two years of postsecondary education that was left by other need-based student financial assistance programs;
- the Advantage Missouri Program, created to address state workforce

development needs by providing financial incentives for college;

- the Missouri College Guarantee Program, which helps Missouri's neediest students; and



- the Missouri Saving for Tuition Program, which offers Missouri families state and federal tax incentives to save for college expenses.

In addition, under Gov. Carnahan's administration, we increased funding for existing state grant and scholarship

programs, particularly the Charles Gallagher Student Financial Assistance Program and the Bright Flight Scholarship Program. Total state student financial assistance increased by more than \$20 million and assisted 17,000 additional Missouri students.

As we grieve the loss of Gov. Mel Carnahan, we also should show our appreciation of his leadership and accomplishments as a dedicated public servant by continuing his efforts to provide accessible, affordable opportunities for postsecondary education to Missouri citizens. ★

### In this issue

Q & A .....	2
2000 Fall Workshops Make Giant Leap into the Future .....	5
MOSTARS Directory Assistance .....	6
ATOM Statistics .....	7
Integrated Common Manual on the Web .....	8
Eligible Lender List Changes .....	8
GEAR UP Missouri Commences .....	9
Borrower Inquiry on the Web .....	10



This portion of the **MOSTARS** newsletter includes questions and answers regarding topics MOSTARS clients bring to our attention.

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If you happen to see one of your questions published, give yourself a pat on the back for asking a question that may benefit other clients.

In addition, if you think there is a need for a published clarification on a particular topic, contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic. We may include the question in a future issue of **MOSTARS**.

## Fall Workshop Q&A

The following questions were asked by clients at the 2000 Fall Workshops.

### Web Initiatives

**Since we can print MOSTARS applications off the web site, is MOSTARS moving toward allowing electronic signatures?**

The electronic signature provision in the Global and National Commerce Act delayed implementation of electronic signatures for student loans made under Title IV of the Higher Education Act until the the U.S. Department of Education publishes revised promissory notes or one year from the date of enactment (June 30, 2000), whichever occurs first. State legislation may be required to address electronic signature requirements. MOSTARS will be monitoring this issue closely.

**When viewing the student loan inquiry information on ClipsLink, are schools able to see the same information that students see?**

Yes. The data is from the same database, but the data layout varies from ClipsLink and the Missouri Student Loan Program database that schools and lenders view. (See the ClipsLink article on page 10.)

**The anticipated graduation date appears on the student loan inquiry screen on ClipsLink. Is the AGD updated?**

Yes. If the MSLP receives an updated AGD that is loaded onto the MSLP database, the student loan inquiry web site also will be updated.

**Are there any handouts about online loan inquiry that schools can provide to students?**

MOSTARS plans to produce a short instruction sheet for schools to distribute to their students.

**What length of time will the borrower's information be available on ClipsLink?**

All loans from the MSLP database will stay on ClipsLink permanently.

**Do schools have the capability to print a list of defaulted borrowers from ClipsLink?**

Not at this time.

**If a borrower completes a Master Promissory Note online, is he or she instructed to print more than one copy, since the paper MPN is a four-part form? Does the school receive a copy? What are the submission instructions?**

Instructions on MOSTARS' Federal Family Education Loan Forms web page state, "Contact the financial aid office at your postsecondary institution for their specific loan application policies." Instructions in the electronic MPN state, "Sign and date the Master Promissory Note and mail it to your lender (unless otherwise instructed by your school). Keep a copy of the Master Promissory Note, the Borrower's Rights and Responsibilities section, and the instructional materials." Two copies of the MPN form are printed when the PDF file is printed.

**What is the delay time between when a loan is guaranteed and disbursed and when information is updated on ClipsLink?**

The actual date and time the update was made appears on the bottom of the screen. Daily updates will occur.

### Advanced e\*CLIPS

**Are e\*CLIPS reports detailed in the e\*CLIPS manual?**

Yes. The reports are in the manual. The report tree and information about Crystal Reports are not currently in the manual; however, Guarantec is working on adding that information.

**With the Loan Inquiry feature of e\*CLIPS, will I be able to see all loans that have been guaranteed for a student?**

Yes. Schools will be able to see all loans that have been guaranteed by the MSLP for a borrower.

**Can I print just one borrower label at a time?**

Yes. Go to **Reports**, then the **Labels** tab. Select the desired label, click on **Next**, and then indicate the borrower's Social Security number under **Criteria**, click on **Generate Report** and then the **Crystal Reports** print icon. You also can print individual forms and labels directly from a guaranteed loan record.

**When I try to cancel loans electronically at my school, why do I get a rejected transaction?**

Schools must be ATOM electronic funds transfer schools to perform most transactions, including loan cancellations. ATOM schools that receive paper checks are not able to cancel loans electronically.

**Can e\*CLIPS show all of the transactions processed for a particular borrower?**

No. All loan maintenance transactions are purged 365 days from the processed date. Currently, the only way to see accepted transactions for a particular borrower is to create a transaction report. You can retrieve rejected transactions through the "Maintain Transactions" window.

**Do you have to have separate access to ClipsLink to access loan guarantees, or can you access loan guarantee information exclusively through the Loan Inquiry feature of e\*CLIPS? If so, is it the same information?**

A user can access guarantee information through ClipsLink or e\*CLIPS. Access to both is not necessary. The Loan Inquiry features in e\*CLIPS and ClipsLink offer the same information.

## NSLDS Session

**Does the U.S. Department of Education allow lenders and lender servicers to access the National Student Loan Data System?**

Not at the current time. According to the USDE, lenders and lender servicers should soon be granted access to NSLDS upon request.

**Can more than one staff member at an institution have access to NSLDS?**

Yes; however, each staff member must have his or her own user ID and password.

**Should schools assume that loans with a "PM" status on NSLDS (for presumed paid in full) are truly paid in full for determining aggregate loan limits?**

That is the understanding of the MSLP at this time. As the time to implement the new codes (effective July 1, 2001) draws nearer, we will watch for further guidance from the USDE.

**What is the fastest way to resolve inconsistencies, such as name changes, in NSLDS data?**

To resolve conflicting information on NSLDS, you should contact the other data provider(s) directly and provide documentation supporting the change. By contacting the NSLDS customer service center, the data provider can open a "ticket" to facilitate tracking progress on resolving the conflict.

**Are schools no longer required to utilize financial aid transcripts to obtain information for mid-year transfer students?**

Effective July 1, 2000, schools may use NSLDS exclusively to monitor the financial aid history of all applicants for federal student aid, including mid-year transfer students. The only limitation is that for mid-year transfer students, schools must access NSLDS no earlier than 30 days prior to the first payment period for which the school expects to pay the student. This eliminates the need to obtain FATs from other schools for mid-year transfer students. Schools that receive requests from other schools to provide FAT information are still required to respond to those requests. (See the related article in the October 2000 MOSTARS newsletter.)

**Are schools able to run reports on NSLDS?**

It is our understanding that there are no reports available to schools from NSLDS at this time. Guarantors may request special reports from Raytheon, the NSLDS contractor. If there is a specific report you need, contact your guarantor and they may be able to request the report from Raytheon. In the case of the MSLP, Guarantec may provide such a report.

**If a school submits MPNs and school certification forms on paper, who should the paper certification go to?**

If a lender is able to process loans electronically, send the school certification form to the lender, who will key enter the loan to the MSLP for guarantee. If the lender cannot process the loan electronically, it can be mailed to Guarantec, who will key enter it for guarantee.

## Return of Title IV Funds

**A school that is exempt from the multiple disbursement requirements for single-term loans and loans made for periods of four months or less determines that a student withdrew before the delivery of a single installment (i.e., the**

**combined first and second disbursement) of a FFEL Program loan. For the purpose of calculating the amount of Title IV funds that the student earned, should the net amount of the single installment be included in the net amount of aid that could have been disbursed?**

No. Aid that could have been disbursed is governed by the late disbursement provisions in 34 CFR 668.164(g). 34 CFR 668.164(g)(2)(ii)(B) does not permit a **late** second or subsequent disbursement of a FFEL Program loan for a student who did not complete the period of enrollment for which the loan is intended. In this case, aid that could have been disbursed must include only the net amount of the first disbursement.

**Under previous refund rules, a school could deduct an administrative fee from institutional charges. Can an administrative fee be deducted from institutional charges under the new rules for the return of Title IV funds?**

No. Old section 484B(c)(1) of the Higher Education Act specifically authorized the school to deduct from institutional charges a reasonable administrative fee of no more than the lesser of 5 percent of tuition, fees, room and board, and other charges assessed the student or \$100. The statutory language authorizing the deduction of this fee was deleted as a result of the HEA Amendments of 1998 and is not present in the new regulations in 34 CFR 668.22.

**If a school has received but not delivered the first disbursement of a FFEL Program loan when it determines the student has withdrawn, is the net amount of the disbursement included in aid that could have been disbursed?**

Yes, provided the student is otherwise eligible. (See below for more information on eligibility conditions.)

**The first disbursement of a Federal Stafford Loan has not been delivered to a first-time borrower as of the school's determination that the student withdrew. The student also has not completed the required entrance counseling. For the purpose of determining the amount of Title IV aid that the student earned, should the net amount of this disbursement be included in aid that could have been disbursed?**

No. New 34 CFR 668.22(l)(1) defines aid that could have been disbursed "...in accordance with the late disbursement provisions in 668.164(g)." 34 CFR 68.164(g)(1)(i) permits a late disbursement of a FFEL Program loan if the student became ineligible **solely** because the student is no longer enrolled on at least a half-time basis. Therefore, if any other condition (for example, failure to complete required entrance

counseling, incomplete verification, or failure to make satisfactory academic progress) renders the student ineligible for the disbursement as of the date of the student's withdrawal, a late disbursement of a FFEL Program loan is prohibited.

**When returning FFEL Program funds, should the school return up to the net disbursed amount or the gross amount (including the 3 percent origination fee)?**

The school should return no more than the amount that was actually disbursed to the school from any Title IV program. The net disbursement amount for a FFEL Program loan does not include the 3 percent origination fee or, if applicable, the 1 percent guarantee fee.

**When is it permissible to round dollar amounts to the nearest whole dollar when calculating a return of Title IV funds?**

In Steps 6 and 8 of the USDE's return of Title IV funds worksheets, final repayment amounts that the school and student are responsible for repaying may be rounded to the nearest dollar. In the case of a student's grant repayment, the final repayment amount is the result after applying the 50 percent reduction.

**If a school has a policy of delaying the delivery of the first FFEL Program loan disbursement for all borrowers, must the net amount of an undelivered first disbursement be included in aid that could have been disbursed for a student who is NOT subject to regulatory delayed delivery requirements?**

Yes. If current statutes and regulations do not prohibit the student's eligibility to receive, or receive the benefit of, a FFEL Program loan, a school's delayed delivery policy has no effect on the student's ability to earn all or a portion of that disbursement.

**How can a school certify a student's official, verbal notification of the intent to withdraw?**

A school certifies a verbal notification by documenting the conversation with the student. The school may request, **but cannot require**, that the student provide the school a written statement.

**If a school is required by an outside entity to take attendance for only a portion of its students, how is the withdrawal date determined for these students?**

For any portion of its student body for which an outside entity requires attendance records, the withdrawal date is the last date of academic attendance as determined by the school's attendance records.



# 2000 Fall Workshops Make Giant Leap into the Future

**M**OSTARS conducted its annual fall workshops on Sept. 20 and 21 and Oct. 3 and 4 in Columbia, St. Louis, Springfield, and Kansas City, respectively. The theme for this year's workshops was Quantum Leap – Connecting Through MOSTARS in the 21st Century.

Dan Peterson, MOSTARS interim director, and Judy Cantoni, student assistance associate, conducted the welcome session and updated clients on current MOSTARS services and initiatives.

CariAnne Cutshall, student assistance associate, provided an update on the MOSTARS web pages and an explanation of how the information could be utilized. She also demonstrated the new ClipsLink product. (See the related article on page 10.)

Policy Analyst Carolyn Brown presented information about the new procedures for the return of Title IV funds. She provided a general overview of the new regulations and went through exercises specific to non-term and term-based institutions.

After lunch, workshop attendees had a choice between two breakout sessions. Pam King, coordinator of client services, presented the Advanced e\*CLIPS session. She provided in-depth information about the e\*CLIPS software and worked with attendees using an online demonstration to maneuver through the various screens as she demonstrated reporting functions and the versatility of the e\*CLIPS product. Levis Hughes,

GuaranTec manager of guarantee operations, was present to provide assistance on loan processing issues.

Beth Ziehmer, MOSTARS senior associate-operations, provided attendees an overview of the National Student Loan Data System during the St. Louis, Springfield, and Kansas City workshops. Ruth Chrismore, MOSTARS senior associate- compliance, provided the overview in Columbia. Included in the session was an overview of the roles of the school, lender, and guarantor in the NSLDS process; an outline of the NSLDS' loan reporting processing; and an explanation of Missouri Student Loan Program activities to correct inaccurate data on NSLDS. Attendees also polished their skills through exercises on NSLDS status codes and the reporting roles of the different data providers populating the NSLDS database.

The final general session of the day was conducted by Dr. Thurman McClain, U.S. Department of Education customer support branch team leader. He walked participants through the USDE web sites and provided information about the enhancements to the Information for Financial Aid Professionals site, which he oversees. MOSTARS is very appreciative of his assistance as well as the 250 school and lender clients that attended this year's workshops. THANK YOU! ★

**MOSTARS  
News**

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mostars/finmenu.htm**

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**MOSTARS is the student assistance division of the Missouri Department of Higher Education.**

## Fall Workshops Q &amp; As, from page 4

**For a school that is not required to take attendance, how is the withdrawal date determined for a student who is not able to provide notification of the intent to withdraw due to circumstances beyond the student's control?**

A school may determine the withdrawal date that most accurately reflects when the student ceased academic attendance due to the circumstances beyond the student's control. This date would not necessarily have to be the date that the circumstance occurred. This applies in **both** of the following cases: 1) when a student who

would have provided official notification to the school was prevented from doing so due to those circumstances and 2) when a student withdrew due to circumstances beyond the student's control and a second party provided notification of the student's withdrawal on the student's behalf.

This answer represents further clarification taken from the recently published Chapter 6, Return of Title IV Funds, of the 2000-01 Federal Student Financial Aid Handbook, Institutional Eligibility Section. ★

## For Your Convenience

An information box indicating subject matter accompanies each article in this newsletter. This box also contains the name of the article's contact person (where applicable) and his or her phone number and e-mail user ID. The user ID is now the firstname.lastname. The formula for e-mail addresses at the Missouri Department of Higher Education is as follows:

USER ID@mohhe.gov

Remember, you also can contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

## Missouri Student Loan Program ATOM Statistics

### FFY 2000 Quarter 4

#### Disbursements

36,991

#### Amount Disbursed

By EFT	\$57,723,504
By Check	\$9,036,287
<b>TOTAL</b>	<b>\$66,759,791</b>

### Cumulative: August 1995 through October 2000

#### Disbursements

491,638

#### Amount Disbursed

By EFT	\$580,484,600
By Check	\$238,082,801
<b>TOTAL</b>	<b>\$818,567,401</b>

# Integrated Common Manual on the Web

**M**OSTARS is pleased to announce the electronic Integrated Common Manual. The online manual is now available on the web at [www.mocbhe.gov](http://www.mocbhe.gov) (under Resources and Links, SFA Personnel Resources). The Integrated Common Manual provides student financial assistance personnel with the most up-to-date policy language in an easy-to-read format.

Once the Common Manual Policy Committee approves policy language, MOSTARS will incorporate these changes into the Integrated Common Manual. Changes are easily

identifiable: new language is underlined, and language that has been removed is reflected by strikeouts. A note box that includes the policy proposal number, batch number, Common Manual Governing Board's approval date, and effective date and triggering event accompanies each change. To open a note, which appears as a yellow pad of paper, just double click.

The integrated version of the Common Manual should be used as a supplement to, not a replacement for, common bulletin (policy change)

## MOSTARS News

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articles. MOSTARS will continue to post common bulletin articles regarding policy changes on the web and to distribute them to participants in a hard-copy format.

Like the July 2000 version of the Common Manual online, the Integrated Common Manual is a PDF file, which is best viewed using Adobe Acrobat Reader 4.0. ★

## Eligible Lender List Changes

### Added

**Firstar Bank, Trustee for Trinity Higher Ed Authority, OE 833659-00**  
**Participation: Sub, Unsub, PLUS**

Added Sept. 22

### Changed

**Firstar Bank Trustee for EFSI c/o BHESC, OE 833617-00**

**New name: EFSI, Inc./Firstar as Trustee c/o BHESC**

Changed Sept. 11

**Wilmington Trust Co., Trustee SLMA Ed Trust, OE 802218-00**

**Added Sub Pre and Unsub Pre to participation categories**

Changed Sept. 22

### Removed

**First National Bank & Trust Co. c/o MOHELA, OE 802969-00 & -50**

Removed Sept. 18

## Participation Lists

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**To request an MSLP Combined Eligible Lender List, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.**

**For more information, refer to the August 1998 issue of FFELPfacts. You can view a sample of the list in the October 1998 issue of the MOSTARS newsletter.**

**The list also is available on the MOSTARS web site at [www.mocbhe.gov/mostars/Indrlist.pdf](http://www.mocbhe.gov/mostars/Indrlist.pdf). ★**



# GEAR UP Missouri Commences

**MOSTARS  
News**

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State GEAR UP project activities have begun. Enacted in 1998, GEAR UP funds partnerships of high-poverty middle schools, colleges and universities, community organizations, and businesses to work with entire grade levels of students (typically beginning with sixth or seventh grade).

GEAR UP Missouri project partners will assist students in preparing for college as they advance through middle and high school. Interventions will include mentoring, academic support, and information about college admission and financial assistance opportunities (including GEAR UP scholarships) as well as parent education and support and teacher professional development.

In addition to the GEAR UP state grant awarded to the Missouri Department of Higher Education, the U.S. Department of Education has awarded GEAR UP partnership grants to the University of Missouri-Columbia, the University of Missouri-Kansas City, the University of Missouri-St. Louis, and Southeast Missouri State University. MOSTARS is a partner in each of these projects.

A GEAR UP advisory task force will be appointed to assist MOSTARS in implementing the GEAR UP Missouri project. The task force will include representatives from the GEAR UP Missouri partners and the four partnership grant projects.

## GEAR UP Missouri Project Partners

### State Agency Partners

Missouri Department of Higher Education (designated state agency)

Missouri Department of Elementary and Secondary Education

Missouri Department of Economic Development

### Kansas City School District

J. A. Rogers Middle School

K.C. Middle School of the Arts

Northeast Middle School

Paul Robeson Middle School

### St. Louis Public School District

Blewett Middle School

Blow Middle Community Education Center

Compton-Drew Middle School

Fanning Middle Community Education Center

Humboldt Middle School

Langston Middle School

Long Middle Community Education Center

L'Ouverture Middle School

Pruitt Military Academy

Bunche International Studies

Stevens Middle Community Education Center

Yeatman Middle Community Education Center

### St. Louis County

Hancock Place School District - Hancock Place Middle School

### Southeast Missouri

Caruthersville School District - Caruthersville Middle School

Hayti R-II School District - Hayti Junior High School ★

# Borrower Inquiry on the Web

**MOSTARS  
News**

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**M**OSTARS is pleased to announce the availability of ClipsLink, the Internet loan inquiry system for loans guaranteed by the Missouri Student Loan Program. ClipsLink enables borrowers, postsecondary institutions, and lending institutions to access student loan information from a secure web site.

Currently, ClipsLink allows access to loan and disbursement history only. Future enhancements to be considered include search capability by borrower name, research of rejected loans, and borrower address and phone number changes.

Borrowers can access ClipsLink on the MOSTARS web site at [www.mocbhe.gov/mostars/studln2.htm](http://www.mocbhe.gov/mostars/studln2.htm). Postsecondary institutions and lending institutions have two methods for accessing ClipsLink:

- ★ direct access on the MOSTARS web site at [www.mocbhe.gov/mostars/studln2.htm](http://www.mocbhe.gov/mostars/studln2.htm) or
- ★ access through e\*CLIPS.

Institutions who are not using e\*CLIPS, and e\*CLIPS users who wish to access ClipsLink on the MOSTARS web site (without accessing e\*CLIPS first), can request sign-on information by completing a request form. Guarantec will issue user IDs and passwords. Users may change their passwords from the logon screen at any time.

If you have questions about ClipsLink or would like to request access, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 or contact your MOSTARS client service representative. ★

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired can call (800) 735-2966.

**Coordinating Board for Higher Education  
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**FIRST CLASS**

MOSTARS, a division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's financial aid community of current issues concerning the Missouri Student Loan Program and the Missouri student financial assistance programs.

Mr. Lynn Ewing, Jr. . . . . CBHE Chair

Dr. Kala M. Stroup. . . . . Commissioner  
of Higher Education

Mr. Dan Peterson. . . MOSTARS Interim Director